

**FAKTOR FAKTOR YANG MEMPENGARUHI**  
***CONTINUANCE INTENTION* PADA *MOBILE BANKING* BCA**  
**DI SURABAYA**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi *continuance intention* pada *mobile banking* BCA. Objek yang digunakan pada penelitian ini adalah *mobile banking* BCA. Pengolahan data dilakukan dengan menggunakan *Structural Equation Modeling* (SEM) menggunakan *software* AMOS. Penelitian menggunakan data primer. Data diperoleh dengan cara menyebarkan kuesioner secara online menggunakan *google form*. Banyaknya responden yang digunakan pada penelitian sebanyak 225 responden dalam kurun waktu 6 bulan terakhir. Hasil penelitian menunjukkan adanya hubungan positif yang signifikan antara *confirmation* terhadap *satisfaction* dan *perceived usefulness*. hubungan positif yang signifikan antara *perceived usefulness* terhadap *satisfaction*, *continuance intention*, dan *attitude*. hubungan positif yang signifikan antara *perceived ease of use* terhadap *perceived usefulness*. hubungan positif yang signifikan antara *satisfaction* terhadap *continuance intention*, dan *attitude*. hubungan positif yang signifikan antara *attitude* terhadap *continuance intention*. hubungan positif yang signifikan antara *self-efficacy* terhadap *continuance intention*. hubungan positif yang signifikan antara *channel preferences* terhadap *continuance intention*. Sedangkan *perceived ease of use* berpengaruh tidak positif yang tidak signifikan terhadap *attitude* pada *mobile banking* BCA di Surabaya.

Kata Kunci: *Attitude*, *Channel preference*, *Continuance intention*, *Perceived Usefulness*,  
*Perceived Ease of Use*

***FACTORS AFFECTING CONTINUANCE INTENTION ON  
MOBILE BANKING BCA IN SURABAYA***

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**ABSTRACT**

*This study aims to determine the factors that influence continuance intention in BCA mobile banking. The object used in this research is BCA mobile banking. Data processing is done using Structural Equation Modeling (SEM) using AMOS software. The study used primary data. Data was obtained by distributing online questionnaires using google form. The number of respondents used in the study was 225 respondents in the last 6 months. The results of the study indicate that there is a significant positive relationship between confirmation on satisfaction and perceived usefulness. significant positive relationship between perceived usefulness on satisfaction, continuance intention, and attitude. a significant positive relationship between perceived ease of use and perceived usefulness. significant positive relationship between satisfaction with continuance intention, and attitude. significant positive relationship between attitude and continuance intention. significant positive relationship between self-efficacy and continuance intention. significant positive relationship between channel preferences and continuance intention. Meanwhile, the perceived ease of use has an insignificant positive effect on the attitude of BCA mobile banking in Surabaya.*

*Keywords: Attitude, Channel preference, Continuance intention, Perceived Usefulness, Perceived Ease of Use*